

In re:
Richard Gardner
Christina I. Gardner
Debtors

Case No. 16-11546-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 09, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Gardner, Christina I. Gardner, 319 Seminole Street, Essington, PA 19029-1824
13721899	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
13686852	+ John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
13686861	+ Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
14615098	+ WILMINGTON SAVINGS FUND SOCIETY., FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road Anaheim, CA 92806-5948

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 09 2021 23:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 10 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 09 2021 23:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 09 2021 23:12:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13714955	EDI: CAPITALONE.COM	Jul 10 2021 03:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13761838	EDI: BL-BECKET.COM	Jul 10 2021 03:13:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13767719	+ EDI: WFNNB.COM	Jul 10 2021 03:13:00	Comenity Capital Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13768678	EDI: Q3G.COM	Jul 10 2021 03:13:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13765831	Email/PDF: resurgentbknofications@resurgent.com	Jul 09 2021 23:23:56	LVNV Funding, LLC its successors and assigns as, assignee of Consumer Lending, Receivables Trust 2016-B, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13731464	+ EDI: MID8.COM	Jul 10 2021 03:13:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
13770388	EDI: PRA.COM	Jul 10 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13743031	EDI: Q3G.COM		

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		Jul 10 2021 03:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14215809	+ Email/Text: bncmail@w-legal.com	Jul 09 2021 23:12:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13767718	+ Email/Text: bncmail@w-legal.com	Jul 09 2021 23:12:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13690715	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jul 09 2021 23:23:59	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
13756641	EDI: ECAST.COM	Jul 10 2021 03:13:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor Pingora Loan Servicing LLC ecmail@mwc-law.com, ecmail@ecf.courtdrive.com
FRANCIS THOMAS TARLECKI	on behalf of Creditor Pingora Loan Servicing LLC ecmail@ecf.courtdrive.com, ecmail@mwc-law.com
JEROME B. BLANK	on behalf of Creditor PHH Mortgage Corporation paeb@fedphe.com
JOHN L. MCCLAIN	on behalf of Debtor Richard Gardner aaamccain@aol.com edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Plaintiff Richard Gardner aaamccain@aol.com edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Plaintiff Christina I. Gardner aaamccain@aol.com edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Joint Debtor Christina I. Gardner aaamccain@aol.com edpabankcourt@aol.com
MARIO J. HANYON	on behalf of Creditor PHH Mortgage Corporation wbecf@brockandscott.com wbecf@brockandscott.com
REBECCA ANN SOLARZ	

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on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com

RICHARD M. BERNSTEIN

on behalf of Defendant United States Department of Housing and Urban Developement richard.bernstein@usdoj.gov
jackie.brooke@usdoj.gov,CaseView.ECF@usdoj.gov

THOMAS YOUNG.HAE SONG

on behalf of Creditor Pingora Loan Servicing LLC paeb@fedphe.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor PHH Mortgage Corporation paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 15

Information to identify the case:

Debtor 1	<u>Richard Gardner</u>	Social Security number or ITIN	xxx-xx-6037
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christina I. Gardner</u>	Social Security number or ITIN	xxx-xx-7908
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-11546-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Gardner
aka Richard Frederick Gardner

Christina I. Gardner
fka Christina I. Martinez

7/8/21

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.